

**UNITED STATES DISTRICT COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION**

UNITED STATES OF AMERICA,

Case No.: 24-11279

Plaintiff,

Hon. Paul D. Borman  
Mag. Kimberly G. Altman

vs.

HOLLY LOCKE, an individual,

Defendant.

/

**CONSENT DECREE AND FINAL JUDGMENT**

THIS CAUSE comes before the Court on the Joint Stipulation to Entry of Consent Decree and Final Judgment (“Stipulation”) of the Plaintiff, United States of America (“Plaintiff”), and Defendant Holly Locke (“Defendant” and collectively with Plaintiff, the “Parties”). The Court, having reviewed the Stipulation and finding that Plaintiff brought this action against Defendant pursuant to 18 U.S.C. § 1345, alleging that Defendant was violating or about to violate 18 U.S.C. §§ 1341 and 1343 by executing a scheme or artifice to defraud, or for obtaining money or property by means of false or fraudulent representations with the intent to defraud, using the United States mails and interstate or foreign wire communications, and finding that Defendant has waived service of the Summons and the Complaint, and being otherwise fully advised,

**IT IS HEREBY ADJUDGED, ORDERED AND AGREED:**

1. This Court has jurisdiction over this matter and the parties pursuant to 18 U.S.C. § 1345 and 28 U.S.C. §§ 1331 and 1345. Venue is proper in this District under 28 U.S.C. § 1391(b) and (c).

2. For purposes of this Consent Decree:

- a. “Defendant” means Holly Locke.
- b. “Person” means an individual, a corporation, a partnership, or any other entity.
- c. “Funds” include any currency, check, money order, stored value card, stored value card numbers, bank wire transmission, or other monetary value.
- d. “Money transferring business” refers to a person who receives funds from one person for the purpose of transmitting the funds to another person, or providing another person access to the funds.
- e. “Romance scam” means a plan, program, or scheme that is conducted to induce a person over the internet or telephone to send funds to a recipient, based on false representations about the sender’s relationship with the recipient and purpose for the funds.
- f. Upon entry of this Decree, Defendant is permanently prohibited and enjoined from, directly or indirectly, assisting,

facilitating, or participating in any money transferring business or romance scam.

3. Within five (5) days after entry of this Consent Decree, the Defendant is ordered to submit to United States Postal Inspector Kerry Gardner a written acknowledgement of receipt of this Consent Decree sworn under penalty of perjury. The statement shall be addressed to:

U.S. Postal Inspector Kerry Gardner  
U.S. Postal Inspection Service  
1401 W. Fort Street Room 400  
Detroit, MI 48233

4. The Consent Decree shall not be modified except in writing by Plaintiff and the Defendant and approved by the Court.

5. This Consent Decree shall constitute a final judgment and order in this action.

6. This Court retains jurisdiction of this action for the purpose of enforcing or modifying this Consent Decree and for the purpose of granting such additional relief as may be necessary or appropriate.

**ORDERED** this 16th day of May, 2024.

s/ Paul D. Borman  
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HONORABLE PAUL D. BORMAN  
UNITED STATES DISTRICT JUDGE